Talking Points
Press conference announcing HUD approval of Phase II grants program
Gulfport, Mississippi
December 20, 2006

Note: Phil Bryant's office says he is on the Coast and will be at the press conference.

- It's a great day for south Mississippi's continuing efforts to recover from the worst natural disaster in American history.
- Thank community partners, such as the STEPS Coalition, for their active participation and support in this component of the comprehensive homeowner recovery plan (Reilly Morse will likely be in the crowd)
- Appreciate the comments received during the public comment period,
 many of which were incorporated into the final plan
- I am especially grateful to Secretary Jackson of HUD, Senator
 Cochran and the Mississippi Congressional delegation for their help in creating and implementing these important components of our comprehensive recovery plan for thousands of south Mississippi homeowners, business owners and local governments.

- This new phase of our homeowners assistance program will help rebuild housing on the Coast for lower income, elderly and disabled homeowners, who are the people most at risk of not recovering from the worst natural disaster in American history.
- The economic development feature will help local governments attract and retain new jobs by restoring infrastructure and revitalizing downtown areas destroyed by the hurricane.
- A copy of the Phase II grant program will be available at www.mississippi.org.
- Phase II provides funding up to a maximum of \$100,000 for low to moderate income homeowners in Hancock, Harrison, Jackson or Pearl River Counties whose primary residence suffered flood surge damage from Hurricane Katrina.

- Homeowners may qualify whether uninsured or under-insured and whether their homes were inside or outside the federally delineated flood plain.
- A qualifying homeowner must have a household income at or below 120% of the Average Median Income (AMI) or about \$63,000/year for a family of four.
- Under Phase II, grant recipients must agree to a covenant on their
 property that establishes building code, homeowner and flood
 insurance and elevation requirements for them or any future owner of
 the land. They may relocate elsewhere in George, Greene, Hancock,
 Harrison, Jackson or Pearl River Counties.
- Homeowners who already applied for grants during Phase One of the
 program or have already registered for follow-up programs do not
 have to re-register for Phase Two. However, homeowners who are
 uncertain of their status are encouraged to re-register at one of the
 service centers in Gautier, Gulfport, or Bay St. Louis. No appointment
 is necessary.

- Homeowners may also call the call center at 866.369.6302.
- The economic development component is a total \$500 million component that will:
 - Assist local governments affected by Hurricane Katrina by
 providing infrastructure to support economic development in
 the form of grants or loans to create or retain jobs; \$340 million
 has been allocated to this program
 - The Community revitalization program provides funds to local governments to help rebuild downtown areas damaged or destroyed by Hurricane Katrina; \$150 million has been allocated to this part of the program.
 - And, \$10 million has been allocated to prepare community plans for local governments located in Pearl River, Stone, George, Hancock, Harrison and Jackson Counties.